

Mountain Laurel FEDERAL CREDIT UNION



HOME IMPROVEMENT

Home Improvement Loan Special

Borrow up to

\$15,000 FOR AS LOW AS: **3.50% APR***

*APR: Annual Percentage Rate. Limited time only. Some credit restrictions apply. Rates are subject to change. Other rates and terms are available. Contact CU for more information.

LAWN MOWER & TRACTOR LOANS

Dreaming of that
beautiful lawn?



Let the team at
MLFCU help you
care for your yard.
Our Lawn Mower
and Tractor loan,
with rates
as low as
3.99% APR* for
up to 48 months,
was designed with
you in mind.

APR* = Annual Percentage Rate. Rates and terms may vary depending upon credit qualifications. Contact your local branch for more information and loan application. Other rates and terms are available.

VACATION LOAN SPECIAL

Escape this summer with a
MLFCU Vacation Loan

Fly to your favorite beach,
book a cruise, hit Vegas,
or explore the mountains!
Whether it's a little 'ME' time,
a romantic excursion or a
family getaway, we can help
you get there.



Wherever you want to go is a little closer with rates as
low as **3.22% APR*** for a
Vacation Loan.

You can borrow up to
\$5,000
to use on flights, hotels,
and anything else you need
to have a great vacation.

**TO APPLY FOR A LOAN,
YOU CAN VISIT ONE OF
OUR SEVEN LOCATIONS
OR APPLY ONLINE.**

APR* = Annual Percentage Rate. Rates and terms may vary depending upon credit qualifications. Contact your local branch for more information and loan application. Other rates and terms are available.

FRAUD & SCAM ALERT'S

All year round, it is important to be aware of potential scams. As we become aware of scams that might affect our members, we will post alerts to our website. Please be careful as there are many scams that are occurring both by mail, email, phone, and text message.

Remember: If it sounds too good to be true, it probably is. Con artists work hard to get their hands on your money and your personal and financial information.

- NEVER give out debit card PIN numbers, passwords of any type, online banking usernames, etc.
- If you have given your information out or have reason to believe your information has been compromised, contact the credit union as soon as possible to make someone aware of the situation.

2022 HOLIDAY CLOSINGS:

Independence Day – Monday, July 4th
Labor Day – Monday, September 5th
Columbus Day – Monday, October 10th
Veterans Day – Friday, November 11th
Thanksgiving Day – Thursday, November 24th
Christmas (Observed) – Monday, December 26th
New Years Day (Observed) – Monday, January 2nd, 2023

VISIT US ONLINE: www.mlfcu.net

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Important Notice:



VISA Payment changes

Effective July 1, 2022

Effective July 1, 2022, Payments to your Mountain Laurel FCU VISA Credit Card can no longer be paid by phone. You can make a payment online at www.ezcardinfo.com or you can drop off or mail your payment to any of our branches. You MUST include your payment coupon located at the bottom of your VISA statement. Any payments received without the payment coupon will not be processed.



Private Student Loans for Every Type of Student

As you start thinking about how you are going to pay for school, you may be wondering if grants and scholarships (aka free money) will cover your full cost of college. And we hope it does! If free money isn't covering your costs, we offer great financial products and services to meet the unique needs of our members. That's why we've partnered with Sallie Mae® to offer private student loans for every type of student.

Applying is fast and easy!

Visit www.salliemae.com/studentloans/mlfcu for more information.



TruStage Insurance Agency



LOVE MY
CREDIT UNION
REWARDS

AHE, AHL-15892, 1-0916-1018

SAFEGUARD WHAT MATTERS MOST

You Could Save Hundreds
on car/home insurance.

You could save on car insurance with a credit union member discount from TruStage Auto & Home Insurance Program! Some members can save even more from all the discounts offered.

Visit LoveMyCreditUnion.org/TruStage to learn more.



For
Credit Union
Members Only

DON'T LET YOUR ACCOUNTS GO DORMANT



Keep your Mountain Laurel FCU accounts (ex: savings, clubs, checking) active so you can take advantage of our big member savings options and the very best in financial stewardship.

To keep your credit union accounts active, just conduct one transaction every 24 months. If your account does become inactive, or dormant, your account is charged \$5 each quarter until you close the account or reactivate it with a transaction.*

*To reactivate your account today, all you have to do is complete a transaction or call our office to make a transfer.

MLFCU Office Addresses



Credit unions are equal
opportunity lenders.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

St. Marys - Main Office

P.O. Box 193
413 S. Michael St.
St. Marys, PA 15857
814-834-9518
814-781-1646 fax

Emporium Branch

22 W. 4th Street
Emporium, PA 15834
814-486-0848
814-486-1846 fax

Kane Branch

211 South Fraley St.
Kane, PA 16735
814-837-6151
814-837-9655 fax

Bradford Branch

135 S. Kendall Ave.
Bradford, PA 16701
814-368-3880
814-368-1694 fax

Warren Branch-East

1513 Pennsylvania Ave. E.
Warren, PA 16365
814-723-2221
814-723-9530 fax

Warren Branch-West

117 Pennsylvania Ave. W.
Warren, PA 16365
814-723-8730
814-723-8738 fax

Port Allegany

22 Church Street,
Port Allegany, PA 16743
814-642-9342
814-642-5163 fax

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